

CORPORATE TRAVEL CARD FREQUENTLY ASKED QUESTIONS

1. What is a CBA Account?

A CBA account or a “Controlled Billed Account” is a credit amount issued in an agency’s name (no plastic card issued). These accounts are direct liabilities of the State and are paid by each agency. CBA accounts are controlled through an authorized approver(s) to provide a means to purchase airfare and registration. Each department head determines the extent of the account’s use.

2. What transactions can be purchased using an agency CBA Account?

Your agency can only use the CBA account for registration and airfare.

3. What is required for my agency to get a CBA account established/maintained?

Your agency can contact the State Travel Office for all necessary forms required by the bank. This account will be a direct liability to your agency and must be paid in full each month.

4. Are there any annual fees associated with the corporate travel cards?

NO. State issued corporate travel cards do not have an annual fee. (NOTE: when cards were mailed to employees, there was an information page that stated: Annual Fee: An Annual Fee of up to \$40, as agreed upon by your Employer, will be charged to your Account during the first billing cycle and annually thereafter. Based on the contract terms for the State of Louisiana, our annual fee will be \$0 zero.)

5. Who is liable for the payment of the state travel card?

Corporate travel credit cards issued to state employees are the sole liability of each employee.

6. Can the card be used for personal expenses?

No. The card is issued for State of Louisiana business related expenses, such as registration, airfare, meals, lodging, car rental, gasoline, etc. Also, each card contains a retail limit of \$250 which should adequately allow for the purchase of incidentals that may occur during a business trip.

7. What are the card limits for travel expenses?

In general most cards are issued with a card limit of \$5,000 for travel expenses. Travel expenses include purchases made through airlines, hotels, car rentals, restaurants, and other travel related vendors. Lower credit amounts may be warranted depending upon an individual’s credit history.

8. What if my travel requirements exceed \$5,000 and I need a higher travel limit?

If your travel requirements are in excess of \$5,000 per month, you should contact your agency's Travel Program Administrator to request a higher limit. Since your account is to be paid in full at the close of each billing cycle the \$5,000 limit should be sufficient.

9. Since this is a VISA card can I pay only a partial payment of the balance due each month?

No. This VISA card is issued as a corporate card and must be paid in full upon the receipt of each statement.

10. What is the interest rate charged on the corporate travel card?

If your balance is paid in full at the end of each billing cycle, there is no interest charge.

11. What costs are involved for delinquent payments?

A late fee payment of \$29.00 will be applied on day 61. In addition, Bank of America will charge interest on any balance due at day 61. The interest rate is Prime plus 1%.

12. How do I apply for a corporate travel card?

You will be required to submit an application through your agency's Travel Program Administrator to Bank of America. This application is available on our website or through your program administrator.

13. What criteria should employees use to determine if I need to apply for a corporate travel card issued by the State?

The travel policy mandates that state contract airfares be purchased utilizing a state issued credit card or the Corporate Business Account (CBA). The Corporate Business Account is a controlled travel account that is the liability of the State. To determine your eligibility to use the CBA contact your program administrator. For all other official travel expenses, the state corporate travel card or a personal credit card may be used.

14. Are all applicants issued state travel cards?

Applications will be reviewed based on the individual's credit history. Bank of America may decline to issue a card. If so, BOA will mail a notice to the cardholder and send a copy to the Program Administrator. If you are approved, the credit card will be mailed to the billing address indicated on the application.